

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KARL A. FISHER
JENNIFER A. FISHER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:14-10758 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 19, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/02/2014 and confirmed on 9/5/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		71,665.31
Less Refunds to Debtor	174.93	
TOTAL AMOUNT OF PLAN FUND		71,490.38

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,190.00	
Trustee Fee	2,904.72	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,094.72

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC D/B/A MR I Acct: 6635	0.00	54,309.50	0.00	54,309.50
	BANK OF NEW YORK MELLON - TRUSTEE Acct: XXXXXXXXXXXXXXXXXUDIT	0.00	0.00	0.00	0.00
	NATIONSTAR MORTGAGE LLC D/B/A MR I Acct: 6635	10,087.61	10,087.61	0.00	10,087.61
					64,397.11

Priority					
	DAI ROSENBLUM ESQ Acct:	3,190.00	3,190.00	0.00	0.00
	KARL A. FISHER Acct:	0.00	0.00	0.00	0.00
	KARL A. FISHER Acct:	174.93	174.93	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXXXXXXXXXXXXXXXXSTEE	0.00	0.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXXXXXXXXXXXXXXXXSTEE	0.00	0.00	0.00	0.00
		*** N O N E ***			

Unsecured					
	BRIGHTON RADIOLOGY ASSOCIATES PC Acct: XXXXX3888	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 9255	1,129.66	180.75	0.00	180.75
	CAPITAL ONE(*) Acct: 1427	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 9310	337.35	53.98	0.00	53.98
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 9217	540.27	86.44	0.00	86.44
	CENTRAL CARDIOVASCULAR ASSOCIATE Acct: 5611	0.00	0.00	0.00	0.00
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4136				
	DIRECT REWARDS	0.00	0.00	0.00	0.00
	Acct: 3253				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,054.04	168.65	0.00	168.65
	Acct: 2974				
	PORTFOLIO RECOVERY ASSOCIATES, LL	518.51	82.96	0.00	82.96
	Acct: 8396				
	GROVE CITY MEDICAL CNTR	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct: 4551				
	SKO BRENNER AMERICAN	0.00	0.00	0.00	0.00
	Acct: 4288				
	SLIPPERY ROCK UNIVERSITY FCU A/K/A :	0.00	0.00	0.00	0.00
	Acct: 7037				
	TRI RIVERS SURGICAL ASSOC.	0.00	0.00	0.00	0.00
	Acct:				
	GROVE CITY BOROUGH	0.00	0.00	0.00	0.00
	Acct: 1000				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,219.08	195.05	0.00	195.05
	Acct: 9874				
	ATLANTIC CREDIT & FINANCE SPECIAL F	933.16	149.31	0.00	149.31
	Acct: 8741				
	PORTFOLIO RECOVERY ASSOCIATES, LL	508.79	81.41	0.00	81.41
	Acct: 1586				
	PHEAA(*)	24,216.70	0.00	0.00	0.00
	Acct: 8982				
	PHEAA(*)	29,247.18	0.00	0.00	0.00
	Acct: 8982				
	US DEPARTMENT OF EDUCATION	30,216.85	0.00	0.00	0.00
	Acct: 8982				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	SN SERVICING CORP(*)	0.00	0.00	0.00	0.00
	Acct:				
					998.55
TOTAL PAID TO CREDITORS					
					65,395.66
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	10,087.61				
UNSECURED	89,921.59				

Date: 11/19/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
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IN RE:

KARL A. FISHER
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Debtor(s)

Ronda J. Winnecour
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No Respondents.

Case No.:14-10758 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Karl A. Fisher
Jennifer A. Fisher
Debtor(s)

Case No. 14-10758-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Nov 20, 2020

User: agro
Form ID: pdf900

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Karl A. Fisher, Jennifer A. Fisher, 535 Liberty Street, Grove City, PA 16127-2208
cr	+ U.S. Bank Trust National Association, as Trustee o, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
13881706	+ Bank of New York Mellon, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493
13881707	+ Brighton Radiology Associates, 3572 Brodhead Road Ste 201, Monaca, PA 15061-3141
13881710	+ Central Cardiovascular Assocs, 1350 Locust St., Ste. 100, Pittsburgh, PA 15219-4738
13881713	Direct Rewards (HSBC), P.O. Box 71105, Charlotte, NC 28272-1105
13903310	+ Grove City Borough, 123 W. Main St. #110, Grove City, PA 16127-1299
13881716	Grove City Medical Center, 631 North Broad Street Ext., Grove City, PA 16127-4603
15155763	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
13881718	Ocwen Loan Servicing, P.O. Box 785053, Orlando, FL 32878-5053
13881719	+ Ocwen Loan Servicing, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493
14007637	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
13881720	Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760
13881721	+ SKO Brenner American, P.O. Box 230, Farmingdale, NY 11735-0230
13881723	+ SRU Federal Credit Union, 235 Grove City Rd., Slippery Rock, PA 16057-8525
13903023	+ SRU Federal Credit Union, c/o S.R. Law, LLC, 631 Kelly Blvd., PO Box 67, Slippery Rock, PA 16057-0067
13881722	SRU Federal Credit Union, Customer Service, P.O. Box 30495, Tampa, FL 33630-3495
13979482	The Bank of New York Mellon, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605
13881724	+ Tri Rivers Surgical, 9104 Babcock Blvd, Suite 2120, Pittsburgh, PA 15237-5818
15106665	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
13881705	Email/Text: legal@arsnational.com	Nov 21 2020 01:44:00	ARS National Services Inc., P.O. Box 463023, Escondido, CA 92046-3023
13941182	+ Email/Text: BKRMailOps@weltman.com	Nov 21 2020 01:44:00	Atlantic Credit & Finance Special Finance Unit III, GE CAPITAL RETAIL BANK, c/o Weltman, Weinberg & Reis, 436 Seventh Avenue, Ste 1400, Pittsburgh, PA 15219-1827
13881709	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 21 2020 01:33:53	Capital One Bank, P.O. Box 5155, Norcross, GA 30091
13881708	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 21 2020 01:33:53	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
13881712	+ Email/Text: bdsupport@creditmanagementcompany.com	Nov 21 2020 01:44:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13881714	Email/PDF: gecsed@recoverycorp.com		

District/off: 0315-1

User: agro

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Date Rcvd: Nov 20, 2020

Form ID: pdf900

Total Noticed: 30

13881715	+ Email/PDF: gecsed@recoverycorp.com	Nov 21 2020 01:32:36	GECRB/Amazon, P.O. Box 960013, Orlando, FL 32896-0013
13881711	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 21 2020 01:32:36	GECRB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
13924777	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 21 2020 01:33:52	Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850
15276229	Email/Text: bknotices@snscc.com	Nov 21 2020 01:31:24	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
		Nov 21 2020 01:45:00	SN Servicing Corporation, 323 5th street, Eureka, CA 95501

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ocwen Loan Servicing, LLC as servicer for The Bank
cr		The Bank of New York Mellon etal
cr		The Bank of New York Mellon f/k/a The Bank of New
cr		U.S. Bank National Association, not in its individ
13885199	*	ARS National Services Inc., P.O. Box 463023, Escondido, CA 92046-3023
13885200	*+	Bank of New York Mellon, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493
13885201	*+	Brighton Radiology Associates, 3572 Brodhead Road Ste 201, Monaca, PA 15061-3141
13885203	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank, P.O. Box 5155, Norcross, GA 30091
13885202	*+	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
13885204	*+	Central Cardiovascular Assocs, 1350 Locust St., Ste. 100, Pittsburgh, PA 15219-4738
13885206	*+	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13885207	*	Direct Rewards (HSBC), P.O. Box 71105, Charlotte, NC 28272-1105
13885208	*	GECRB/Amazon, P.O. Box 960013, Orlando, FL 32896-0013
13885209	*+	GECRB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
13885210	*	Grove City Medical Center, 631 North Broad Street Ext., Grove City, PA 16127-4603
13885205	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850
13885211	*	Monarch Recovery Management Inc., P.O. Box 21089, Philadelphia, PA 19114-0589
13885212	*	Ocwen Loan Servicing, P.O. Box 785053, Orlando, FL 32878-5053
13885213	*+	Ocwen Loan Servicing, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493
13885214	*	Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760
13885215	*+	SKO Brenner American, P.O. Box 230, Farmingdale, NY 11735-0230
13885217	*+	SRU Federal Credit Union, 235 Grove City Rd., Slippery Rock, PA 16057-8525
13885216	*	SRU Federal Credit Union, Customer Service, P.O. Box 30495, Tampa, FL 33630-3495
13885218	*+	Tri Rivers Surgical, 9104 Babcock Blvd, Suite 2120, Pittsburgh, PA 15237-5818
13881717	##	Monarch Recovery Management Inc., P.O. Box 21089, Philadelphia, PA 19114-0589

TOTAL: 4 Undeliverable, 20 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust VII (NPL) bnicholas@kmllawgroup.com
Dai Rosenblum	on behalf of Joint Debtor Jennifer A. Fisher Jody@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum	on behalf of Debtor Karl A. Fisher Jody@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Elizabeth Lamont Wassall	on behalf of Creditor Ocwen Loan Servicing LLC as servicer for The Bank of New York Mellon f/k/a The Bank of New York as successor trustee for JPMorgan Chase Bank, N.A., as Trustee for the benefit of the Certificateholder pabk@logs.com, ewassall@logs.com
Jerome B. Blank	on behalf of Creditor The Bank of New York Mellon et al pawb@fedphe.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com
Sindi Mncina	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust VII (NPL) smncina@rascrane.com
Stuart P. Winneg	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor trustee for JPMorgan Chase Bank N.A., as Trustee for the benefit of the Certificateholders of Popular ABS, Inc. Mortgage Pass-Throu swinneg@udren.com, cblack@udren.com
Thomas Song	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust VII (NPL) pawb@fedphe.com
Thomas Song	on behalf of Creditor The Bank of New York Mellon et al pawb@fedphe.com
Thomas Song	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor trustee for JPMorgan Chase Bank N.A., as Trustee for the benefit of the Certificateholders of Popular ABS, Inc. Mortgage Pass-Throu pawb@fedphe.com

TOTAL: 12